

**COMMUNITY FINANCIAL SHARES, INC.**

|   | CPP Disbursement Date<br>05/15/2009 | RSSD (Holding Company)<br>2936103 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2010<br>\$ millions                 | 2011<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$345                               | \$336                             | -2.8%   |      |    |
| Loans   | \$231                               | \$208                             | -10.1%  |      |    |
| Construction & development  | \$15                                | \$4                               | -71.7%  |      |    |
| Closed-end 1-4 family residential   | \$28                                | \$22                              | -21.4%  |      |    |
| Home equity   | \$66                                | \$59                              | -10.6%  |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$1                                 | \$1                               | -7.1%   |      |    |
| Commercial & Industrial   | \$26                                | \$26                              | 2.5%  |      |    |
| Commercial real estate  | \$89                                | \$89                              | 0.2%  |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$60                                | \$63                              | 4.4%  |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$18                                | \$22                              | 19.1%   |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$25                                | \$22                              | -10.9%  |      |    |
| Cash & balances due   | \$37                                | \$47                              | 28.3%   |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$324                               | \$317                             | -2.2%   |      |    |
| Deposits  | \$310                               | \$302                             | -2.7%   |      |    |
| Total other borrowings  | \$13                                | \$13                              | 0.0%  |      |    |
| FHLB advances   | \$13                                | \$13                              | 0.0%  |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$21                                | \$19                              | -10.8%  |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 5.4%                                | 3.6%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 7.3%                                | 5.1%                              | --  |      |    |
| Total risk based capital ratio  | 8.6%                                | 6.3%                              | --  |      |    |
| Return on equity <sup>1</sup>   | -39.1%                              | -31.7%                            | --  |      |    |
| Return on assets <sup>1</sup>   | -2.6%                               | -1.9%                             | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.7%                                | 3.8%                              | --  |      |    |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})                                | 37.8%                               | 58.0%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 1233.6%                             | 200.1%                            | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.5%                                | 2.3%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2010                                | 2011                              | 2010  | 2011 |    |
| Construction & development  | 63.4%                               | 49.9%                             | 0.4%  | 0.0% | -- |
| Closed-end 1-4 family residential   | 24.9%                               | 19.2%                             | 0.8%  | 3.3% | -- |
| Home equity   | 3.3%                                | 4.5%                              | 0.0%  | 0.5% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 0.0%                                | 0.0%                              | 0.1%  | 0.0% | -- |
| Commercial & Industrial   | 1.4%                                | 0.1%                              | 0.0%  | 0.0% | -- |
| Commercial real estate  | 0.5%                                | 4.3%                              | 0.0%  | 0.2% | -- |
| Total loans   | 8.8%                                | 6.6%                              | 0.1%  | 0.6% | -- |